

REDACTED PAGE

4/28/2015

Gmail - Important Information Regarding Your PayDay One Account

**Important Information Regarding Your PayDay One Account**

1 message

PayDay One Team <updates@mkt.paydayone.com>

Tue, Nov 2, 2010 at 7:25 AM

Reply-To: support@paydayone.com

To: [REDACTED]

To ensure deliverability of future emails from PayDay One, please add research@mkt.paydayone.com to your address book or safe senders list. View our Privacy Policy or unsubscribe .

November 2nd, 2010

RE: PayDay One Loan

Account #: [REDACTED]

Balance: \$1045

Dear [REDACTED]

You have failed to satisfy your outstanding debt with PayDay One. Unless acceptable payment arrangements are made immediately, this account may be sold to a third-party for further collection activity.

Your outstanding loan balance is currently 457 days past due. It is important that you contact us today at **877-848-8703** and make arrangements to settle your past due balance to avoid your account being transferred to a third party.

Your immediate attention to this matter is appreciated.

Regards,

The PayDay One Team

877-848-8703

866-580-1228 FAX

8 a.m. to 9 p.m. CT, Monday – Thursday

4/28/2015

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Important Information Regarding Your PayDay One Account

1 message

PayDay One Team <updates@mkt.paydayone.com>
Reply-To: support@paydayone.com
To: [REDACTED]

Wed, Nov 10, 2010 at 4:15 PM

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November 10th, 2010

RE: PayDay One Loan

Account #: [REDACTED]

Balance: \$1045

Dear [REDACTED]

You have failed to satisfy your outstanding debt with PayDay One. Unless acceptable payment arrangements are made within ten (10) days from the date of this notice, this account will be sold to a third-party for further collection activity.

Your outstanding loan balance is currently 457 days past due. It is important that you contact us today at **877-848-8703** and make arrangements to settle your past due balance to avoid your account being transferred to a third party.

Your immediate attention to this matter is appreciated.

Regards,

The PayDay One Team

877-848-8703

866-580-1228 FAX

8 a.m. to 9 p.m. CT, Monday – Thursday

4/28/2015

Gmail - Important Information Regarding Your PayDay One Account

8 a.m. to 7 p.m. CT, Friday

8 a.m. to noon CT, Saturday

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*If you are resident of North Dakota you cannot repay your loan balance with a credit card.

This is an attempt to collect a debt and any information obtained will be used for that purpose. Unless you dispute the validity of this debt within 30 days after receipt of this notice, the debt will be assumed valid. If you dispute this debt within 30 days, we will provide verification of your loan agreement.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Privileged and Confidential: This email, and any attachments thereto, are intended only for use by the addressee(s) named herein and may contain privileged and/or confidential information. If you have received this email in error, please notify us immediately by a return email and delete this email. You are hereby notified that any dissemination, distribution or copying of this email and/or any attachments thereto, is strictly prohibited.

For California Residents: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

IMPORTANT DISCLOSURES: PayDay One and its affiliates offer payday advances, installment loans and credit services to residents in those states where permitted by law. Restrictions apply, not available in all states. Loan amount varies based on your application and state laws. Please visit our website PayDayOne.com for complete list of terms and conditions for each state.

To obtain a loan, you must have a valid checking account, email address, and identity verification. In most cases applications that can be verified will be funded the next business day. See website for details of Great Rate Guarantee.

In TX, OH and MD, PayDay One is a Credit Services Organization operating in accordance with each state's applicable Credit Services Organization Act. PayDay One is not the lender or a fiduciary of the lender, and cannot promise that the lender will extend credit to you. PayDay One is licensed under the CA Deferred Deposit Transaction Law by the CA Department of Corporations. In Maryland, PayDay One Express of Maryland, LLC is licensed under the Commissioner of Financial Regulations, License Reg. Cert No. 2055. In Ohio, PayDay One Express of Ohio, LLC is licensed by the Department of Commerce, Division of Financial Institutions Certificate No. CS.900086.000

CONSUMER NOTICE: Payday advances should be used for short-term financial needs only, not as a long-term financial solution. Customers with credit difficulties should seek credit counseling.

We respect your right to privacy. To see our privacy policy, please click [Privacy Policy](#) . [Unsubscribe](#) .

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Gmail - Important Information Regarding Your PayDay One Account



Important Information Regarding Your PayDay One Account

1 message

PayDay One Team <updates@mkt.paydayone.com>

Mon, Dec 13, 2010 at 4:18 PM

Reply-To: support@paydayone.com

To: [REDACTED]

To ensure deliverability of future emails from PayDay One, please add research@mkt.paydayone.com to your address book or safe senders list. View our Privacy Policy or unsubscribe .



Account #: [REDACTED]

Balance: \$\$1,045.00

Dear [REDACTED]

This is to inform you that your PayDay One account has been sold to a third party. All further account inquiries or questions must be directed to:

National Credit Adjusters, LLC
327 W 4th
Hutchinson, KS 67501
Debtor Line: 1-800-542-1048

Regards,

The PayDay One Team

877-848-8703
866-580-1228 FAX
8 a.m. to 9 p.m. CT, Monday – Thursday
8 a.m. to 7 p.m. CT, Friday
8 a.m. to noon CT, Saturday

If you are resident of North Dakota you cannot repay your loan balance with a credit card.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Privileged and Confidential: This email, and any attachments thereto, are intended only for use by the addressee(s) named herein and may contain privileged and/or confidential information. If you have received this email in error, please notify us immediately by a return email and delete this email. You are hereby notified that any dissemination, distribution or copying of this email and/or any attachments

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thereto, is strictly prohibited.

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IMPORTANT DISCLOSURES: PayDay One and its affiliates offer payday advances, installment loans and credit services to residents in those states where permitted by law. Restrictions apply, not available in all states. Loan amount varies based on your application and state laws. Please visit our website PayDayOne.com for complete list of terms and conditions for each state. To obtain a loan, you must have a valid checking account, email address, and identity verification. In most cases applications that can be verified will be funded the next business day. See website for details of Great Rate Guarantee.

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EXHIBIT D

Term Sheet For Think Finance-Chippewa Cree Transaction

Parties

Chippewa Cree Tribe of the Rocky Boy's Indian Reservation, Montana, or its Tribal entity to be known as "Plain Green, LLC" ("Tribe")

Think Finance, Inc. ("TF")

Haynes Investments, Inc. its successors and assigns ("Haynes")

GPL Servicing Ltd, a Cayman Islands company ("GPLS")

Transaction

TF will license its software to the Tribe pursuant to a software license agreement acceptable to the parties. TF will also provide risk management, application processing, underwriting assistance, payment processing, and ongoing customer service support coterminous with the software license agreement and market and/or identify access channels for consumer loans on the Tribe's behalf (jointly "Services").

The Tribe will adopt a finance code that is acceptable to all parties and provide for the licensing of an arm of the tribe to engage in consumer lending. The Tribe will also obtain a computer server and develop a call center to run the software provided by TF and to enable the Tribe to provide call center services to customers.

The Tribe will implement underwriting criteria to approve loans that it decides to offer to consumers on a nationwide basis through the internet. The initial product will be an installment loan with a maximum amount of \$2,500 and a minimum repayment period of two months and a maximum repayment term of two years (a "Loan"). Interest rates on the loans will vary from an APR of 60% to 360% based upon the repayment history of the borrower and term of the loan. The Tribe will develop documentation for the lending process including an application, a loan agreement, an adverse action letter, and other related documents that comply with the federal consumer credit code including the Truth in Lending Act, the Equal Credit Opportunity Act, and the Electronic Funds Transfer Act. The Tribe will enter into an agreement with a U.S. bank to process loan transactions using the ACH system and will also develop the capability to process remote checks.

Haynes will arrange to provide funding to the Tribe to enable it to make each of the Loans. TF shall agree that the services provided by Haynes are exclusive as they relate to the Tribe and they shall not enter into any other relationship with the Tribe except as described herein.

GPLS may from time to time purchase participation interests in each Loan that meets agreed upon criteria within two business days of the funding of the Loan at 100% par value.

Mechanics

The Tribe shall establish an account at a U.S. financial institution that will enable it to fund loans made and to receive payments from customers on each business day. Haynes shall fund an account at such institution with sufficient monies to fund one business day of Loans based upon average Loan volumes for the preceding month.

Reserve Account

The Tribe shall establish a reserve account at a U.S. financial institution under the control of its law firm that will be available solely to deal with any regulatory issues, lawsuits or other controversies involving the Tribe and its lending activities. Such reserve account shall be funded by Tribe and TF equally out of the income earned from the Loans until the account has a balance of not less than \$50,000 which amount shall be replenished from time to time to the extent it is drawn upon.

Revenues

GPLS shall pay the Tribe 4.5% of cash revenue received on account of the Loans for which GPLS has acquired a participation interest each month and will advance to the Tribe as a prepayment on revenue, \$50,000 each month for the first six months or until such time that the amount received exceeds \$50,000. Additionally, the Tribe will be reimbursed for all out-of-pocket expenses.

GPLS shall pay a fee to Haynes equal to 1% of the cash revenue received on account of the Loans for which GPLS has acquired a participation interest each month.

For the 1% of the loan portfolio retained by the Tribe, the Tribe will receive 100% of the cash revenue minus 100% of the losses.

Other Matters

TF commits that it will train and utilize not less than 10 members of the Tribe as customer service representatives on the Tribe's reservation within nine months after lending activity has begun.